



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name CIBC BANCORP USA INC.

City/State CHICAGO, IL

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 65,438,280

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CIBC BANCORP USA INC.
120 SOUTH LA SALLE STREET

CHICAGO, IL 60603

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	66,408,570	57,643,906	59,910,415	51,260,615	43,954,304
Net income (\$000)	291,477	323,083	580,348	300,745	480,627
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.48	2.67	6	1.45	2.65	6	1.41	2.60	6	1.86	2.77	12	2.14	3.01	16
+ Non-interest income	1.68	0.96	86	1.88	1.11	84	1.78	1.04	84	1.58	1.21	72	1.69	1.32	74
- Overhead expense	1.84	2.17	27	1.94	2.24	31	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28
- Provision for credit losses	0.17	0.09	79	-0.06	-0.15	59	-0.02	-0.09	63	0.65	0.51	73	0.35	0.15	90
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	39	0	0.02	16	0	0.01	43
+ Other tax equivalent adjustments	0	0	46	0	0	81	0	0	77	0	0	48	0	0	76
= Pretax net operating income (tax equivalent)	1.15	1.40	27	1.47	1.79	26	1.27	1.66	16	0.77	1.04	26	1.23	1.56	21
Net operating income	0.88	1.06	27	1.12	1.36	25	0.97	1.26	18	0.59	0.81	26	1.09	1.19	34
Net income	0.88	1.06	27	1.12	1.35	25	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.46	3.12	9	2.23	3.14	9	2.19	3.06	10	2.94	3.55	17	4.47	4.41	56
Interest expense	0.79	0.24	93	0.62	0.27	92	0.63	0.25	91	0.86	0.52	86	2.04	1.08	91
Net interest income (tax equivalent)	1.67	2.88	7	1.60	2.85	7	1.57	2.80	6	2.07	3.01	13	2.43	3.33	18
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.54	0.08	94	0.21	0.13	71	0.16	0.11	69	0.21	0.27	52	0.18	0.21	54
Earnings coverage of net loan and lease losses (X)	4.33	-9.51	27	11.71	4.52	46	14.05	39.72	37	10.21	22.91	44	12.87	24.40	48
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.17	53	1.54	1.39	70	1.37	1.23	67	1.69	1.58	66	0.95	0.83	62
Allowance for loan and lease losses / Total loans and leases	1.15	1.15	54	1.53	1.37	68	1.36	1.20	68	1.68	1.55	68	0.95	0.81	64
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.90	0.41	92	1.14	0.63	88	1.10	0.49	90	1.35	0.71	89	0.61	0.57	58
30-89 days past due loans and leases / Total loans and leases	0.13	0.32	29	0.03	0.27	6	0.14	0.32	29	0.19	0.39	27	0.07	0.43	7
Liquidity and Funding															
Net noncore funding dependence	14.92	3.09	87	0	-1.82	60	4.71	-2.33	74	2.22	3.20	51	27.78	14.45	83
Net short-term noncore funding dependence	-6.38	-1.79	23	-27.73	-8.21	9	-20.20	-7.71	14	-22.71	-4.76	10	-0.26	3.38	31
Net loans and leases / Total assets	59.26	61.60	39	54.84	59.81	32	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43
Capitalization															
Tier 1 leverage ratio	10.41	9.08	82	10.81	9.11	85	10.31	8.98	80	10.69	9.13	86	11.67	9.76	88
Holding company equity capital / Total assets	14.59	10.04	96	15.49	10.88	95	14.52	10.71	94	15.45	11.16	93	17.86	12.43	95
Total equity capital (including minority interest) / Total assets	14.59	10.14	96	15.49	11.01	95	14.52	10.82	93	15.45	11.29	93	17.86	12.57	95
Common equity tier 1 capital / Total risk-weighted assets	12.77	11.90	67	14.28	12.69	77	13.41	12.42	72	13.65	12.38	75	12.84	12.17	71
Net loans and leases / Equity capital (X)	4.06	6.22	11	3.54	5.51	11	3.79	5.53	15	3.75	5.58	14	3.71	5.21	16
Cash dividends / Net income	0	34	3	0	25.30	4	0	28.27	3	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	9.46	7.91	68	14.37	9.29	68	14.82	10.50	75	20.27	16.68	65	14.45	9.26	76
Equity capital	3.06	-0.29	65	8.30	9.31	60	7.88	7.46	64	4.07	6.99	37	6.11	10.49	39
Net loans and leases	18.28	11.87	75	-3.58	0.79	37	9.01	3.36	77	5.26	9.07	38	16.18	9.10	81
Noncore funding	14.49	10.50	62	4.62	-23.76	81	26.40	-14.79	91	-9.04	-12.18	54	6.38	6.59	56
Parent Company Ratios															
Short-term debt / Equity capital	2.09	0.43	85	0	0.48	41	1.06	0.57	80	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	55.30	11.61	92	59.18	11.05	93	56.78	10.95	93	60.87	13.56	91	0	13.04	13
Equity investment in subsidiaries / Equity capital	149.76	103.92	98	151.92	103.07	98	150.89	103.22	98	118.86	102.81	94	118.43	103.22	93
Cash from ops + noncash items + op expense / Op expense + dividends	-17.90	116.54	11	114.05	130.64	48	50.50	154.48	11	145.34	147.24	60	-122.06	190.27	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	630,074	527,542	1,066,063	1,212,891	1,508,535	19.44	3747.31
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	629,883	527,366	1,065,717	1,212,436	1,507,732	19.44	3782.65
Tax-exempt income on loans and leases.....	191	176	346	455	803	8.52	24.03
Estimated tax benefit on income on loans and leases.....	0	2	0	2	489	-100.00	-100.00
Income on loans and leases (tax equivalent).....	630,074	527,544	1,066,063	1,212,893	1,509,024	19.44	3725.29
Investment interest income (tax equivalent).....	53,362	38,652	78,236	101,965	124,418	38.06	3693.33
Interest on balances due from depository institutions.....	15,895	3,971	10,688	7,276	23,496	300.28	1894.35
Interest income on other earning assets.....	25,048	11,807	26,230	31,396	69,431	112.15	54352.17
Total interest income (tax equivalent).....	724,379	581,974	1,181,217	1,353,530	1,726,369	24.47	3769.34
Interest on time deposits of \$250K or more.....	1,394	2,873	4,693	16,951	28,440	-51.48	444.53
Interest on time deposits < \$250K.....	2,823	3,314	5,428	22,852	37,615	-14.82	585.19
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	38,101	19,297	37,639	90,343	243,913	97.45	2839.89
Interest on other borrowings and trading liabilities.....	190,564	137,596	289,558	267,898	476,916	38.50	2381.63
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		-100.00
Total interest expense.....	232,882	163,080	337,318	398,044	786,884	42.80	2267.17
Net interest income (tax equivalent).....	491,497	418,894	843,899	955,486	939,485	17.33	5433.01
Non-interest income.....	557,709	543,140	1,064,307	811,006	742,147	2.68	12329.44
Adjusted operating income (tax equivalent).....	1,049,206	962,034	1,908,206	1,766,492	1,681,632	9.06	7747.46
Overhead expense.....	609,811	558,074	1,164,720	1,038,592	986,127	9.27	1548.81
Provision for credit losses.....	57,356	-18,105	-14,491	335,199	153,011		4488.48
Securities gains (losses).....	0	0	140	0	22		
Other tax equivalent adjustments.....	0	1	1	0	1	-100.00	
Pretax net operating income (tax equivalent).....	381,967	424,018	762,043	392,271	542,253	-9.92	
Applicable income taxes.....	90,490	100,932	181,694	91,524	60,112	-10.35	
Tax equivalent adjustments.....	0	3	1	2	1,514	-100.00	-100.00
Applicable income taxes (tax equivalent).....	90,490	100,935	181,695	91,526	61,626	-10.35	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	291,477	323,083	580,348	300,745	480,627	-9.78	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	291,477	323,083	580,348	300,745	480,627	-9.78	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	291,477	323,083	580,348	300,745	480,627	-9.78	
Investment securities income (tax equivalent).....	53,362	38,652	78,236	101,965	124,418	38.06	3693.33
US Treasury and agency securities (excluding mortgage-backed securities).....	29,443	13,044	28,634	37,995	35,641	125.72	12066.53
Mortgage-backed securities.....	23,818	25,445	49,335	62,450	79,306	-6.39	2291.37
All other securities.....	101	163	267	1,520	9,471	-38.04	-40.14
Cash dividends declared.....	0	0	0	0	0		-100.00
Common.....	0	0	0	0	0		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.18	2.90	9	2.02	2.92	7	1.97	2.85	8	2.64	3.27	13	3.93	4	44
Less: Interest expense	0.70	0.22	93	0.57	0.25	91	0.56	0.23	91	0.78	0.48	82	1.79	0.98	90
Equals: Net interest income (tax equivalent)	1.48	2.67	6	1.45	2.65	6	1.41	2.60	6	1.86	2.77	12	2.14	3.01	16
Plus: Non-interest income	1.68	0.96	86	1.88	1.11	84	1.78	1.04	84	1.58	1.21	72	1.69	1.32	74
Equals: adjusted operating income (tax equivalent)	3.16	3.67	19	3.34	3.82	27	3.19	3.70	24	3.45	4.04	22	3.83	4.41	24
Less: Overhead expense	1.84	2.17	27	1.94	2.24	31	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28
Less: Provision for credit losses	0.17	0.09	79	-0.06	-0.15	59	-0.02	-0.09	63	0.65	0.51	73	0.35	0.15	90
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	40	0	0.02	17	0	0.01	44
Plus: other tax equivalent adjustments	0	0	46	0	0	81	0	0	77	0	0	48	0	0	76
Equals: Pretax net operating income (tax equivalent)	1.15	1.40	27	1.47	1.79	26	1.27	1.66	16	0.77	1.04	26	1.23	1.56	21
Less: Applicable income taxes (tax equivalent)	0.27	0.33	30	0.35	0.41	32	0.30	0.38	25	0.18	0.23	32	0.14	0.36	5
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.88	1.06	27	1.12	1.36	25	0.97	1.26	18	0.59	0.81	26	1.09	1.19	34
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.88	1.06	27	1.12	1.35	25	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34
Memo: Net income (last four quarters)	0.85	1.12	14	1.02	1.25	28	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34
Net income—BHC and noncontrolling (minority) interest	0.88	1.07	26	1.12	1.37	25	0.97	1.27	16	0.59	0.83	26	1.09	1.20	34
Margin Analysis															
Average earning assets / Average assets	88.62	92.97	6	90.66	93.15	20	89.99	93.08	14	89.86	92.32	17	87.80	91.05	19
Average interest-bearing funds / Average assets	62.24	60.12	67	62.26	62.32	55	62.03	61.99	60	64.20	64.06	52	65.24	65.57	48
Interest income (tax equivalent) / Average earning assets	2.46	3.12	9	2.23	3.14	9	2.19	3.06	10	2.94	3.55	17	4.47	4.41	56
Interest expense / Average earning assets	0.79	0.24	93	0.62	0.27	92	0.63	0.25	91	0.86	0.52	86	2.04	1.08	91
Net interest income (tax equivalent) / Average earning assets	1.67	2.88	7	1.60	2.85	7	1.57	2.80	6	2.07	3.01	13	2.43	3.33	18
Yield or Cost															
Total loans and leases (tax equivalent)	3.35	4.01	10	3.16	4.05	9	3.15	4.01	8	3.60	4.27	12	5.12	5.09	58
Interest-bearing bank balances	0.45	0.42	58	0.10	0.11	30	0.13	0.14	23	0.18	0.27	23	1.70	2.04	30
Federal funds sold and reverse repos	0.58	0.58	56	0.25	0.26	63	0.28	0.25	65	0.67	0.68	58	2.33	2.44	56
Trading assets	1.15	0.52	73	0.72	0.42	72	0.83	0.45	72	0.96	0.60	71	2.21	0.99	74
Total earning assets	2.46	3.09	10	2.23	3.11	9	2.19	3.04	9	2.94	3.51	17	4.47	4.36	57
Investment securities (tax equivalent)	1.26	1.85	7	1.18	1.80	9	1.14	1.77	8	1.84	2.25	20	2.39	2.76	20
US Treasury and agency securities (excluding mortgage-backed securities)	0.88	1.22	25	0.62	1.28	16	0.62	1.14	19	1.27	1.75	27	1.96	2.32	29
Mortgage-backed securities	2.15	1.78	86	2.17	1.56	92	2.14	1.57	88	2.37	2.05	80	2.57	2.61	47
All other securities	6.39	2.82	93	9.54	2.91	96	8.11	2.81	96	2.97	3.24	42	3.07	4.06	22
Interest-bearing deposits	0.34	0.20	81	0.22	0.24	50	0.20	0.21	55	0.65	0.53	67	1.96	1.10	92
Time deposits of \$250K or more	0.30	0.50	20	0.53	0.76	28	0.45	0.66	26	1.51	1.42	57	2.42	1.96	89
Time deposits < \$250K	0.86	0.44	89	0.80	0.72	61	0.71	0.62	65	1.80	1.36	87	2.26	1.82	76
Other domestic deposits	0.33	0.17	86	0.18	0.17	65	0.17	0.15	67	0.51	0.36	81	1.83	0.93	92
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.23	0.36	44	0.02	0.19	13	0.03	0.17	19	0.29	0.62	23	1.98	1.86	55
Other borrowed funds and trading liabilities	2.32	1.24	88	2.41	1.31	88	2.41	1.27	87	2.04	1.50	78	3.42	2.38	90
All interest-bearing funds	1.13	0.36	96	0.91	0.40	93	0.91	0.37	92	1.21	0.74	86	2.74	1.49	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	557,709	543,140	1,064,307	811,006	742,147
Fiduciary activities income	218,363	197,747	418,223	335,769	309,070
Service charges on deposit accounts - domestic	26,976	24,545	50,675	43,886	36,580
Trading revenue	9,564	14,625	20,549	-2,515	2,923
Investment banking fees and commissions	76,883	79,307	153,662	98,643	79,844
Insurance activities revenue	60	0	1	2	5
Venture capital revenue	0	0	0	0	0
Net servicing fees	331	158	375	186	173
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,784	176	5,757	33,495	36,292
Other non-interest income	221,748	226,582	415,065	301,540	277,260
Total overhead expenses	609,811	558,074	1,164,720	1,038,592	986,127
Personnel expense	355,399	380,561	784,715	642,315	620,239
Net occupancy expense	59,578	25,137	50,469	55,310	29,342
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	26,816	27,200	54,049	60,947	66,708
Other operating expenses	168,018	125,176	275,487	280,020	269,838
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,763	2,520	2,557	2,421	2,367
Average personnel expense per employee	128.63	151.02	306.89	265.31	262.04
Average assets per employee	24,034.95	22,874.57	23,429.96	21,173.32	18,569.63

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	58.12	59.40	42	58.01	59.03	42	61.04	59.28	52	58.79	62.28	39	58.69	61.29	42
Percent of Average Assets															
Total overhead expense	1.84	2.17	27	1.94	2.24	31	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28
Personnel expense	1.07	1.20	34	1.32	1.25	63	1.31	1.21	67	1.25	1.30	47	1.41	1.41	48
Net occupancy expense	0.18	0.22	26	0.09	0.24	6	0.08	0.23	5	0.11	0.26	6	0.07	0.28	2
Other operating expenses	0.59	0.72	36	0.53	0.73	23	0.55	0.72	26	0.67	0.94	27	0.77	0.97	38
Overhead less non-interest income	0.16	1.19	6	0.05	1.10	8	0.17	1.10	6	0.44	1.25	10	0.56	1.32	10
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.12	58.92	46	58.01	58.45	43	61.04	58.83	54	58.79	61.82	41	58.64	60.64	46
Personnel expense	33.87	32.65	53	39.56	33.10	82	41.12	32.93	89	36.36	32.36	73	36.88	32.39	76
Net occupancy expense	5.68	6.14	39	2.61	6.33	8	2.64	6.23	8	3.13	6.58	7	1.74	6.52	4
Other operating expenses	18.57	19.36	51	15.84	18.60	35	17.27	19.18	40	19.30	22.28	44	20.01	21.20	52
Total non-interest income	53.16	25.40	91	56.46	28.18	92	55.78	27.67	92	45.91	28.83	84	44.13	29.23	82
Fiduciary activities income	20.81	2.23	96	20.56	2.24	96	21.92	2.20	96	19.01	2.09	96	18.38	1.97	96
Service charges on domestic deposit accounts	2.57	3.45	36	2.55	3.19	37	2.66	3.27	37	2.48	3.27	32	2.18	3.88	30
Trading revenue	0.91	0.45	76	1.52	0.72	83	1.08	0.62	79	-0.14	1.28	4	0.17	1.18	45
Investment banking fees and commissions	7.33	2.25	87	8.24	2.52	86	8.05	2.58	85	5.58	2.46	83	4.75	3.54	77
Insurance activities revenue	0.01	0.36	33	0	0.37	11	0	0.36	22	0	0.41	22	0	0.47	21
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.03	1.38	27	0.02	0.55	27	0.02	0.60	26	0.01	0.01	55	0.01	0.28	34
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.36	1.51	29	0.02	3.83	6	0.30	3.30	17	1.90	3.92	48	2.16	1.86	63
Other non-interest income	21.13	9.09	90	23.55	9.26	92	21.75	9.27	91	17.07	9.65	84	16.49	10.04	84
Overhead less non-interest income	4.97	32.73	6	1.55	29.94	8	5.26	30.52	7	12.88	31.93	11	14.51	31.06	13
Applicable income taxes / Pretax net operating income (tax equivalent)	23.69	21.22	73	23.80	21.54	74	23.84	21.18	79	23.33	18.63	82	11.09	20.56	4
Applicable income tax + TE / Pretax net operating income + TE	23.69	23.38	59	23.80	23.10	63	23.84	22.67	68	23.33	21.18	66	11.36	23.23	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	19,979,325	17,987,978	19,334,685	17,845,433	16,407,832	11.07	163.66
Commercial and industrial loans	11,078,427	9,205,203	9,782,611	9,628,985	8,552,407	20.35	81.55
Loans to individuals	478,289	366,196	419,680	274,097	200,118	30.61	365.42
Loans to depository institutions and acceptances of other banks	2,901	3,056	3,661	1,964	2,640	-5.07	2636.79
Agricultural loans	13,645	14,678	13,920	15,583	7,856	-7.04	50.41
Other loans and leases	7,839,634	5,864,515	7,004,573	5,894,675	6,561,777	33.68	285.46
Less: Unearned income	160,729	145,363	163,186	165,862	148,177	10.57	
Loans and leases, net of unearned income	39,231,492	33,296,263	36,395,944	33,494,875	31,584,453	17.83	147.90
Less: Allowance for loan and lease losses	451,422	510,408	495,473	563,176	299,231	-11.56	35927.29
Net loans and leases	38,780,070	32,785,855	35,900,471	32,931,699	31,285,222	18.28	145.07
Debt securities that reprice or mature in over 1 year	7,565,247	4,454,433	5,984,562	4,151,624	4,182,466	69.84	96.23
Mutual funds and equity securities	0	0	0	0	19		
Subtotal	46,345,317	37,240,288	41,885,033	37,083,323	35,467,707	24.45	135.50
Interest-bearing bank balances	4,590,362	8,981,357	9,347,915	8,061,620	1,645,040	-48.89	190.48
Federal funds sold and reverse repos	5,779,367	4,970,415	5,271,294	3,172,578	3,122,764	16.28	
Debt securities that reprice or mature within 1 year	1,100,477	2,109,246	1,603,534	2,338,464	1,204,044	-47.83	498.84
Trading assets	486,772	409,255	487,691	347,901	233,319	18.94	1756.85
Total earning assets	58,302,295	53,710,561	58,595,467	51,003,886	41,672,873	8.55	171.55
Non-interest-bearing cash and due from depository institutions	463,854	415,392	420,181	325,846	304,254	11.67	191.71
Premises, fixed assets, and leases	496,622	530,554	511,119	553,700	597,896	-6.40	969.87
Other real estate owned	173	53	0	147	3,865	226.42	-92.25
Investment in unconsolidated subsidiaries	5,380	0	0	0	0		77.09
Intangible and other assets	6,169,956	5,126,295	5,646,224	4,875,354	4,614,062	20.36	56.21
Total assets	65,438,280	59,782,855	65,172,991	56,758,933	47,192,950	9.46	155.32
Quarterly average assets	66,766,872	58,719,059	64,338,782	54,419,875	46,888,110	13.71	2978.82
Average loans and leases (YTD)	37,636,468	33,360,763	33,802,072	33,709,669	29,481,504	12.82	2632.46
Memoranda							
Loans held-for-sale	162,802	215,739	192,497	262,157	53,114	-24.54	476.80
Loans not held-for-sale	39,068,690	33,080,524	36,203,447	33,232,718	31,531,339	18.10	147.31
Real estate loans secured by 1-4 family	2,009,821	1,855,134	1,933,990	1,814,773	1,464,949	8.34	131.36
Commercial real estate loans	17,963,504	16,126,884	17,394,695	16,024,659	14,932,870	11.39	168.12
Construction and land development	1,751,035	1,451,525	1,536,566	1,347,227	1,147,118	20.63	259.85
Multifamily	4,540,404	3,921,569	4,322,551	3,702,543	3,799,850	15.78	351.43
Nonfarm nonresidential	11,672,065	10,753,790	11,535,578	10,974,889	9,985,902	8.54	124.14
Real estate loans secured by farmland	6,000	5,960	6,000	6,001	10,012	0.67	-33.61
Total investment securities	8,665,724	6,563,679	7,588,096	6,490,088	5,386,528	32.03	114.55
U.S. Treasury securities	6,448,062	4,205,481	5,304,364	3,978,874	2,355,229	53.33	864.60
US agency securities (excluding mortgage-backed securities)	14,543	14,985	14,900	15,029	0	-2.95	-68.17
Municipal securities	0	0	0	0	6,836		-100.00
Mortgage-backed securities	2,199,959	2,340,038	2,265,664	2,492,349	2,928,465	-5.99	-23.62
Asset-backed securities	0	0	0	0	0		
Other debt securities	3,160	3,175	3,168	3,836	95,979	-0.47	-53.03
Mutual funds and equity securities	0	0	0	0	19		
Available-for-sale securities	6,142,953	4,856,020	5,847,309	4,751,528	3,436,104	26.50	177.09
U.S. Treasury securities	5,702,201	4,205,481	5,304,364	3,978,874	2,355,229	35.59	753.02
US agency securities (excluding mortgage-backed securities)	14,543	14,985	14,900	15,029	0	-2.95	-68.17
Municipal securities	0	0	0	0	6,836		-100.00
Mortgage-backed securities	426,209	635,554	528,045	757,625	982,581	-32.94	-59.97
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	91,458		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-107,186	63,076	34,187	90,424	33,704		
Available-for-sale securities appreciation (depreciation)	-329,003	36,309	-30,707	55,807	18,203		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,037,873	211,929	585,329	203,788	329,272	389.73	204.64

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	13,084,523	12,925,283	13,405,451	10,836,317	6,607,110	1.23	137.06
NOW, ATS and transaction accounts	4,974,832	4,246,308	4,977,969	4,846,270	3,975,574	17.16	178.29
Time deposits less brokered deposits < \$250K	-243,205	-219,503	-475,599	-265,634	39,257		
MMDA and other savings accounts	17,941,425	16,184,439	18,293,188	16,820,901	10,903,558	10.86	176.20
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	35,757,575	33,136,527	36,201,009	32,237,854	21,525,499	7.91	197.08
Time deposits of \$250K or more	916,680	1,067,229	978,128	1,102,578	1,173,733	-14.11	-8.34
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,516,038	2,348,512	2,027,462	1,200,088	1,133,797	7.13	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,937,434	1,489,563	3,434,364	1,895,875	2,231,844	164.33	
Other borrowings w/remaining maturity of 1 year or less	337,848	19,301	327,600	15,692	16,262	1650.42	-16.22
Other borrowings w/remaining maturity over 1 year	9,757,620	10,153,507	10,288,753	9,044,718	9,675,521	-3.90	339.36
Brokered deposits < \$250K	921,031	981,482	1,141,256	1,137,350	1,596,392	-6.16	-73.29
Noncore funding	18,386,651	16,059,594	18,197,563	14,396,301	15,827,549	14.49	159.95
Trading liabilities	278,167	95,533	161,334	126,028	171,257	191.17	1846.04
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		-100.00
Other liabilities	1,469,326	1,227,871	1,151,365	1,228,367	1,240,960	19.66	151.06
Total liabilities	55,891,719	50,519,525	55,711,271	47,988,550	38,765,265	10.63	179.37
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	7,682,700	7,678,393	7,682,706	7,478,287	7,478,062	0.06	35.84
Retained earnings	2,117,863	1,569,222	1,826,486	1,246,109	928,993	34.96	
Accumulated other comprehensive income	-254,002	15,715	-47,472	45,987	20,630		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	9,546,561	9,263,330	9,461,720	8,770,383	8,427,685	3.06	69.76
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	9,546,561	9,263,330	9,461,720	8,770,383	8,427,685	3.06	69.76
Total liabilities and capital	65,438,280	59,782,855	65,172,991	56,758,933	47,192,950	9.46	155.32
Memoranda							
Non-interest-bearing deposits	13,084,523	12,925,283	13,405,451	10,836,317	6,607,110	1.23	137.06
Interest-bearing deposits	24,510,763	22,259,955	24,914,942	23,641,465	17,688,514	10.11	123.52
Total deposits	37,595,286	35,185,238	38,320,393	34,477,782	24,295,624	6.85	128.05
Long-term debt that reprices within 1 year	5,279,363	0	5,373,089	5,901,495	5,561,371		143.28
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	9,461,720	8,770,383	8,770,383	8,427,685	7,942,369		
Accounting restatements	0	0	0	16,405	-56,281		
Net income	291,477	323,083	580,348	300,745	480,627		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	200,000	200,000	0	814		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-206,528	-30,273	-93,459	25,357	59,952		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-108	137	4,448	191	204		
Holding company equity capital, ending balance	9,546,561	9,263,330	9,461,720	8,770,383	8,427,685		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	30.53	38.78	30	30.09	36.32	32	29.67	36.25	32	31.44	36.22	35	34.77	37.78	40
Commercial and industrial loans	16.93	11.05	78	15.40	12.25	69	15.01	10.76	74	16.96	13.52	67	18.12	12.02	79
Loans to individuals	0.73	3.52	33	0.61	3.48	30	0.64	3.36	33	0.48	3.40	27	0.42	4.20	22
Loans to depository institutions and acceptances of other banks	0	0.02	73	0.01	0.01	79	0.01	0.02	77	0	0.03	72	0.01	0.04	67
Agricultural loans	0.02	0.19	44	0.02	0.21	42	0.02	0.18	41	0.03	0.19	44	0.02	0.24	38
Other loans and leases	11.98	4.45	91	9.81	4.22	88	10.75	4.47	87	10.39	4.63	87	13.90	5.01	92
Net loans and leases	59.26	61.60	39	54.84	59.81	32	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43
Debt securities over 1 year	11.56	19.46	23	7.45	17.61	11	9.18	19.46	14	7.31	15.55	13	8.86	14.60	17
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	27
Subtotal	70.82	82.34	14	62.29	78.32	10	64.27	79.22	10	65.33	78.16	13	75.15	79.65	20
Interest-bearing bank balances	7.01	4.59	78	15.02	9.11	84	14.34	8.50	81	14.20	7.51	86	3.49	3.06	65
Federal funds sold and reverse repos	8.83	0.58	94	8.31	0.52	93	8.09	0.54	93	5.59	0.82	89	6.62	1.57	86
Debt securities 1 year or less	1.68	1.68	63	3.53	1.53	86	2.46	1.56	74	4.12	1.68	85	2.55	1.91	71
Trading assets	0.74	0.55	78	0.68	0.60	77	0.75	0.49	80	0.61	1.01	64	0.49	1.19	69
Total earning assets	89.09	90.95	27	89.84	91.43	32	89.91	91.77	29	89.86	91.05	31	88.30	89.53	34
Non-interest cash and due from depository institutions	0.71	1.01	28	0.69	1.01	28	0.64	0.82	30	0.57	1.07	13	0.64	1.14	18
Other real estate owned	0	0.01	25	0	0.02	12	0	0.01	9	0	0.02	10	0.01	0.03	29
All other assets	10.20	7.97	77	9.46	7.50	73	9.45	7.35	75	9.57	7.82	73	11.05	9.27	71
Memoranda															
Short-term investments	17.53	7.68	87	26.87	12.01	90	24.89	11.47	90	23.91	11.17	86	12.65	7.63	79
U.S. Treasury securities	9.85	1.96	93	7.03	1.08	93	8.14	1.47	93	7.01	0.84	94	4.99	1.03	90
US agency securities (excluding mortgage-backed securities)	0.02	0.84	26	0.03	0.77	23	0.02	0.82	25	0.03	0.63	27	0	0.54	13
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0.01	1.34	23
Mortgage-backed securities	3.36	13.68	9	3.91	12.97	9	3.48	14.14	7	4.39	11.75	13	6.21	11.44	18
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	24	0.01	0.52	26	0	0.53	25	0.01	0.42	29	0.20	0.39	58
Loans held-for-sale	0.25	0.35	67	0.36	0.42	61	0.30	0.55	59	0.46	0.52	58	0.11	0.39	38
Loans held for investment	59.70	61.41	40	55.33	59.85	33	55.55	58.06	39	58.55	61.72	31	66.81	63.50	44
Real estate loans secured by 1-4 family	3.07	12.26	11	3.10	11.69	14	2.97	11.46	12	3.20	11.91	13	3.10	13.29	14
Revolving	0.08	1.49	14	0.09	1.45	14	0.07	1.42	13	0.10	1.66	16	0.16	2.07	19
Closed-end, secured by first liens	2.98	10.40	15	3	9.84	18	2.89	9.67	16	3.08	9.81	18	2.92	10.69	16
Closed-end, secured by junior liens	0.01	0.18	17	0.01	0.20	15	0.01	0.17	16	0.02	0.22	18	0.03	0.28	20
Commercial real estate loans	27.45	24.34	57	26.98	22.48	61	26.69	22.69	58	28.23	22.22	62	31.64	22.23	67
Construction and land development	2.68	3.75	42	2.43	3.35	42	2.36	3.34	41	2.37	3.40	41	2.43	3.44	46
Multifamily	6.94	3.69	81	6.56	3.31	84	6.63	3.57	83	6.52	3.12	89	8.05	3.01	90
Nonfarm nonresidential	17.84	15.50	59	17.99	14.81	62	17.70	14.57	62	19.34	14.72	66	21.16	14.69	69
Real estate loans secured by farmland	0.01	0.35	28	0.01	0.34	31	0.01	0.30	32	0.01	0.33	30	0.02	0.36	34

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	50.93	62.08	27	54.02	59.66	34	53.12	61.05	31	53.28	57.15	36	51.95	57.46	40
Real estate loans secured by 1-4 family	5.12	20.31	10	5.57	19.82	13	5.31	19.86	12	5.42	19.43	13	4.64	20.75	11
Revolving	0.13	2.40	15	0.15	2.42	15	0.12	2.43	13	0.16	2.64	16	0.24	3.15	19
Closed-end	4.99	17.67	12	5.42	17.22	15	5.19	17.24	14	5.26	16.59	15	4.40	17.39	12
Commercial real estate loans	45.79	38.23	60	48.43	36.54	68	47.79	37.86	64	47.84	34.63	74	47.28	33.52	72
Construction and land development	4.46	5.97	44	4.36	5.50	43	4.22	5.65	46	4.02	5.26	45	3.63	5.09	46
1-4 family	1.26	1.34	58	1.09	1.11	59	1.27	1.18	59	1	0.93	60	0.75	0.94	51
Other	3.21	4.56	41	3.27	4.33	41	2.96	4.40	41	3.03	4.19	42	2.88	4.02	44
Multifamily	11.57	5.72	84	11.78	5.34	88	11.88	5.78	86	11.05	4.96	87	12.03	4.69	90
Nonfarm nonresidential	29.75	24.64	60	32.30	24.14	69	31.69	24.56	66	32.77	22.93	74	31.62	22.15	70
Owner-occupied	7.66	8.28	48	7.19	8.14	50	7.38	8.29	48	6.85	7.68	47	6.44	7.72	43
Other	22.09	16.13	71	25.10	15.71	84	24.31	15.94	79	25.91	14.95	90	25.17	14.34	86
Real estate loans secured by farmland	0.02	0.59	29	0.02	0.59	31	0.02	0.54	32	0.02	0.54	29	0.03	0.55	34
Loans to depository institutions and acceptances of other banks	0.01	0.05	72	0.01	0.03	78	0.01	0.04	76	0.01	0.06	72	0.01	0.11	66
Commercial and industrial loans	28.24	18.46	82	27.65	20.98	73	26.88	18.86	77	28.75	22.17	74	27.08	19.53	76
Loans to individuals	1.22	6.27	36	1.10	6.28	31	1.15	6.24	35	0.82	6.13	27	0.63	7.13	19
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.03	0.32	44	0.04	0.37	40	0.04	0.34	41	0.05	0.32	43	0.02	0.37	39
Other loans and leases	19.98	8.30	86	17.61	8.03	85	19.25	8.75	84	17.60	9.09	82	20.78	9.85	83
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	282.67	407.54	29	276.35	383.17	29	284.51	391.81	32	295.80	381.27	35	304.77	391.26	36
Real estate loans secured by 1-4 family	28.44	130.40	9	28.50	124.52	10	28.46	126.06	10	30.08	125.03	11	27.21	138.18	11
Revolving	0.75	15.55	13	0.79	15.53	13	0.67	15.44	13	0.90	17.42	15	1.40	21.26	17
Closed-end	27.69	113.22	12	27.71	107.53	13	27.79	108.85	13	29.18	106.14	14	25.81	115.20	12
Commercial real estate loans	254.15	254.23	50	247.76	238.21	49	255.96	245.88	52	265.62	234.65	53	277.37	229.44	54
Construction and land development	24.77	38.88	39	22.30	35.52	40	22.61	35.95	40	22.33	35.62	39	21.31	34.95	42
1-4 family	6.97	8.60	54	5.56	7.06	54	6.78	7.42	57	5.53	6.34	54	4.40	6.61	51
Other	17.81	29.76	37	16.74	28.07	35	15.83	28.11	36	16.80	28.16	35	16.90	27.32	40
Multifamily	64.24	39.14	81	60.25	34.78	82	63.61	38.66	80	61.37	32.74	85	70.58	31.04	87
Nonfarm nonresidential	165.14	162.28	51	165.21	157.17	51	169.74	158.05	54	181.92	155.06	57	185.48	152.10	58
Owner-occupied	42.52	54.20	40	36.79	52.65	37	39.54	52.99	38	38.04	52.37	39	37.80	53.07	40
Other	122.62	106.54	57	128.42	102.08	63	130.20	102.54	65	143.88	100.54	68	147.68	97.41	70
Real estate loans secured by farmland	0.08	3.62	28	0.09	3.59	28	0.09	3.22	29	0.10	3.44	28	0.19	3.60	33
Loans to depository institutions and acceptances of other banks	0.04	0.27	71	0.05	0.18	77	0.05	0.21	76	0.03	0.28	72	0.05	0.44	65
Commercial and industrial loans	156.74	115.10	72	141.42	127.07	63	143.95	114.45	68	159.61	139.91	60	158.86	122.02	69
Loans to individuals	6.77	35.52	34	5.63	35.29	29	6.18	34.55	31	4.54	37.47	27	3.72	43.51	18
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.19	1.81	41	0.23	2.01	39	0.20	1.86	40	0.26	1.88	44	0.15	2.18	38
Other loans and leases	110.92	50.19	84	90.10	46.75	79	103.07	51.06	80	97.71	49.54	80	121.88	52.44	88
Supplemental															
Non-owner occupied CRE loans / Gross loans	44.15	30.64	79	46.08	28.84	88	45.81	30.07	83	45.98	27.32	90	46.77	26.45	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	245.06	203.71	62	235.72	187.37	64	245.32	195.33	67	255.26	183.76	74	274.40	178.57	79
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	287.58	261.50	55	272.51	244.59	52	284.86	252.85	55	293.29	240.85	55	312.20	236.10	62

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.53	7.68	87	26.87	12.01	90	24.89	11.47	90	23.91	11.17	86	12.65	7.63	79
Liquid assets	30.54	25.39	69	35.69	28.17	74	35.46	29.03	68	32.41	26.22	70	22.44	22.44	61
Investment securities	13.24	21.68	24	10.98	19.64	18	11.64	21.63	18	11.43	17.85	27	11.41	16.99	22
Net loans and leases	59.26	61.60	39	54.84	59.81	32	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43
Net loans, leases and standby letters of credit	60.32	62.44	42	56	60.62	32	56.13	59.49	40	59.22	62.48	34	67.73	64.84	46
Core deposits	54.64	75.64	10	55.43	74.75	11	55.55	75.71	9	56.80	70.67	17	45.61	63.09	18
Noncore funding	28.10	10.86	87	26.86	10.89	85	27.92	10.30	90	25.36	14.13	80	33.54	19.36	80
Time deposits of \$250K or more	1.40	1.54	58	1.79	1.81	57	1.50	1.58	56	1.94	2.11	53	2.49	2.94	50
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.84	1.20	86	3.93	1.20	86	3.11	1.23	83	2.11	1.47	74	2.40	1.94	70
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-4.99	0.50	3	-4.39	0.52	3	-4.98	0.54	3	-3.48	0.54	8	-4.21	0.48	9
Commercial paper	6.02	0.02	98	2.49	0.01	98	5.27	0.01	99	3.34	0.01	98	4.73	0.02	98
Other borrowings w/remaining maturity of 1 year or less	0.52	1.63	44	0.03	0.99	37	0.50	1	53	0.03	1.24	25	0.03	3.01	11
Earning assets that reprice within 1 year	77.08	36.16	97	77.10	38.93	97	80.25	37.37	97	77.54	39.38	97	74.07	39.29	97
Interest-bearing liabilities that reprice within 1 year	2.13	6.49	12	2.64	7.04	12	2.14	6.39	12	2.98	8.20	13	5.11	10.19	19
Long-term debt that reprices within 1 year	8.07	0.28	99	0	0.26	29	8.24	0.26	99	10.40	0.47	97	11.78	0.96	95
Net assets that reprice within 1 year	66.88	28.22	97	74.46	30.25	98	69.87	29.65	96	64.16	29.11	97	57.17	26.63	96
Other Liquidity and Funding Ratios															
Net noncore funding dependence	14.92	3.09	87	0	-1.82	60	4.71	-2.33	74	2.22	3.20	51	27.78	14.45	83
Net short-term noncore funding dependence	-6.38	-1.79	23	-27.73	-8.21	9	-20.20	-7.71	14	-22.71	-4.76	10	-0.26	3.38	31
Short-term investment / Short-term noncore funding	134.74	166.36	57	280.04	284.81	64	209.01	273.46	52	263.43	184.19	73	101.59	77.77	68
Liquid assets - short-term noncore funding / Nonliquid assets	25.23	28.61	51	40.58	34.02	63	36.50	36.68	54	34.52	28.18	65	12.87	16.97	48
Net loans and leases / Total deposits	103.15	76.80	91	93.18	74.66	88	93.69	72.79	90	95.52	79.43	86	128.77	90.31	92
Net loans and leases / Core deposits	108.45	82.80	86	98.94	81.17	83	99.17	78.25	83	102.15	88.34	78	145.34	103.93	89
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.62	-6.37	68	1.05	0.84	63	0.54	0.12	72	1.65	1.57	58	0.66	0.72	59
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.97	-13.54	81	0.61	1.94	21	-0.49	-0.25	41	1.02	4.31	9	0.36	1.36	26
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	29.11	23.58	54	26.02	13.42	71	22.94	14.28	67	26.79	11.38	76	36.21	12.67	84
Available-for-sale securities	70.89	74.56	46	73.98	84.66	28	77.06	83.77	32	73.21	87.23	24	63.79	85.40	16
U.S. Treasury securities	74.41	9.26	96	64.07	5.52	96	69.90	6.70	97	61.31	4.72	96	43.72	6.15	93
US agency securities (excluding mortgage-backed securities)	0.17	4.02	27	0.23	4.50	25	0.20	4.12	26	0.23	4.01	27	0	3.49	13
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0.13	7.75	23
Mortgage-backed securities	25.39	63.23	7	35.65	66.59	9	29.86	66.54	7	38.40	66.64	12	54.37	67.43	28
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.04	3.01	25	0.05	3.17	25	0.04	3.08	27	0.06	3.01	29	1.78	2.94	59
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	27
Debt securities 1 year or less	12.70	8.89	73	32.14	8.69	94	21.13	7.78	86	36.03	10.55	92	22.35	11.86	80
Debt securities 1 to 5 years	67.91	20.02	95	41.66	17.05	87	55.58	18.25	94	32.25	17.03	83	29.97	17.94	75
Debt securities over 5 years	19.39	68.75	6	26.20	72.17	6	23.29	71.11	5	31.71	69.86	10	47.67	66.02	29
Pledged securities	11.98	30.80	20	3.23	33.87	9	7.71	32.26	16	3.14	35.67	9	6.11	30.57	15
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-28.58	-31.70	59	93.79	51.37	75	19.53	27.98	53	127.28	183.32	51	58.82	26.69	79
Investment securities	32.03	21.19	71	24.59	33.34	48	16.92	31.36	39	20.49	23.62	53	12.89	11.75	64
Core deposits	7.91	9.58	57	22.74	16.88	78	12.29	16.94	40	49.77	26.88	89	23.41	11.23	83
Noncore funding	14.49	10.50	62	4.62	-23.76	81	26.40	-14.79	91	-9.04	-12.18	54	6.38	6.59	56

BHC Name _____

City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	20,796,009	16,153,166	19,582,081	15,189,036	13,651,623
Commit: Secured commercial real estate loans	5,071,039	3,011,607	4,305,653	2,689,960	2,900,919
Commit: Unsecured real estate loans	1,237,490	917,643	1,180,713	817,025	932,436
Credit card lines (reported semiannually, June/Dec)	60,314	60,385	77,752	47,898	38,219
Securities underwriting	0	0	0	0	0
Standby letters of credit	693,202	691,755	680,515	682,509	679,103
Commercial and similar letters of credit	7,550	7,974	15,108	10,068	4,847
Securities lent	1,365,427	1,889,179	1,269,539	878,524	602,064
Credit derivatives - notional amount (holding company as guarantor)	0	1,789	0	5,925	33,573
Credit derivatives - notional amount (holding company as beneficiary)	14,138	21,384	21,074	21,691	76,948
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	14,138	21,384	21,074	21,691	76,947
Derivative Contracts					
Interest rate futures and forward contracts	44,210	75,791	346,179	243,788	333,529
Written options contracts (interest rate)	115,283	463,997	184,847	621,106	760,654
Purchased options contracts (interest rate)	100,374	422,081	164,075	544,439	721,107
Interest rate swaps	4,999,220	6,375,731	7,048,242	8,754,342	10,613,670
Futures and forward foreign exchange	5,506,409	5,621,826	5,457,578	5,514,730	325,237
Written options contracts (foreign exchange)	0	0	0	108,017	0
Purchased options contracts (foreign exchange)	0	0	0	108,017	0
Foreign exchange rate swaps	3,040,088	3,040,088	3,040,088	0	0
Commodity and other futures and forward contracts	206,329	203,342	214,201	227,714	257,827
Written options contracts (commodity and other)	378,222	273,793	216,511	142,397	1,643,125
Purchased options contracts (commodity and other)	392,926	239,924	197,258	100,525	1,506,004
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	31.78	24.48	78	27.02	22.45	71	30.05	22.78	77	26.76	22.01	72	28.93	23.52	72
Standby letters of credit	1.06	0.66	77	1.16	0.67	83	1.04	0.65	80	1.20	0.71	82	1.44	0.84	82
Commercial and similar letters of credit	0.01	0.02	66	0.01	0.02	65	0.02	0.02	74	0.02	0.02	69	0.01	0.02	61
Securities lent	2.09	0.09	93	3.16	0.12	94	1.95	0.10	93	1.55	0.18	90	1.28	0.40	88
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	54	0	0.24	27	0.01	0.35	53	0.07	0.42	60
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.18	62	0.04	0.19	64	0.03	0.18	63	0.04	0.30	62	0.16	0.52	67
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.17	72	0.04	0.14	74	0.03	0.13	74	0.04	0.30	70	0.16	0.45	78
Derivative contracts	22.59	44.65	58	27.96	49.75	65	25.88	46.30	61	28.83	48.62	64	34.24	68.47	61
Interest rate contracts	8.04	32.11	34	12.27	35.96	40	11.88	32.46	43	17.91	34.36	48	26.34	47.31	59
Interest rate futures and forward contracts	0.07	3.60	42	0.13	5.17	40	0.53	3.25	60	0.43	6.21	43	0.71	10.67	56
Written options contracts (interest rate)	0.18	1.58	42	0.78	1.82	54	0.28	1.41	45	1.09	2.18	55	1.61	2.47	72
Purchased options contracts (interest rate)	0.15	1.48	55	0.71	1.33	70	0.25	1.31	61	0.96	1.46	71	1.53	2.65	71
Interest rate swaps	7.64	21.90	39	10.66	20.67	46	10.81	20.49	48	15.42	20.83	52	22.49	28.86	66
Foreign exchange contracts	13.06	6.76	89	14.49	6.16	90	13.04	6.30	90	10.10	6.01	89	0.69	10.12	64
Futures and forward foreign exchange contracts	8.41	4.19	89	9.40	3.93	89	8.37	3.78	89	9.72	3.47	89	0.69	5.23	69
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0.19	0.03	89	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0.19	0.04	89	0	0.08	39
Foreign exchange rate swaps	4.65	0.79	90	5.09	0.73	92	4.66	0.76	90	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	1.49	1.19	84	1.20	0.86	84	0.96	0.92	83	0.83	1.86	81	7.22	3.32	87
Commodity and other futures and forward contracts	0.32	0.08	90	0.34	0.07	90	0.33	0.07	90	0.40	0.14	89	0.55	0.19	88
Written options contracts (commodity and other)	0.58	0.41	87	0.46	0.29	87	0.33	0.32	87	0.25	0.52	82	3.48	0.98	88
Purchased options contracts (commodity and other)	0.60	0.31	87	0.40	0.19	87	0.30	0.21	87	0.18	0.37	82	3.19	0.94	89
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	55.25	46.07	71	48.42	42.93	71	57.93	44.98	74	45.06	42.82	70	46.31	45.53	70

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	14,783,061	16,716,573	16,868,979	16,365,075	16,161,153
Interest rate contracts	5,259,087	7,337,600	7,743,343	10,163,675	12,428,960
Foreign exchange contracts	8,546,497	8,661,914	8,497,666	5,730,764	325,237
Equity, commodity, and other contracts	977,477	717,059	627,970	470,636	3,406,956
Derivatives Position					
Futures and forwards	5,756,948	5,900,959	6,017,958	5,986,232	916,593
Written options	493,505	737,790	401,358	871,520	2,403,779
Exchange-traded	378,222	273,793	216,511	142,397	1,643,125
Over-the-counter	115,283	463,997	184,847	729,123	760,654
Purchased options	493,300	662,005	361,333	752,981	2,227,111
Exchange-traded	392,926	239,924	197,258	100,525	1,506,004
Over-the-counter	100,374	422,081	164,075	652,456	721,107
Swaps	8,039,308	9,415,819	10,088,330	8,754,342	10,613,670
Held for trading	3,634,450	4,817,782	4,203,300	5,553,571	10,129,341
Interest rate contracts	2,816,418	4,263,593	3,739,592	5,031,971	6,864,283
Foreign exchange contracts	46,884	40,472	49,939	275,679	72,794
Equity, commodity, and other contracts	771,148	513,717	413,769	245,921	3,192,264
Non-traded	11,148,611	11,898,791	12,665,679	10,811,504	6,031,812
Interest rate contracts	2,442,669	3,074,007	4,003,751	5,131,704	5,564,677
Foreign exchange contracts	8,499,613	8,621,442	8,447,727	5,455,085	252,443
Equity, commodity, and other contracts	206,329	203,342	214,201	224,715	214,692
Derivative contracts (excluding futures and FX 14 days or less)	14,178,303	15,888,263	16,360,388	15,411,201	13,732,282
One year or less	9,734,699	10,852,994	11,700,169	13,186,029	10,859,932
Over 1 year to 5 years	4,175,645	4,668,600	4,264,535	1,806,364	2,339,605
Over 5 years	267,959	366,669	395,684	418,808	532,745
Gross negative fair value (absolute value)	107,813	25,526	29,000	36,359	97,095
Gross positive fair value	78,319	116,748	143,745	136,970	99,118
Held for trading	42,116	51,213	32,463	82,395	83,748
Non-traded	36,203	65,535	111,282	54,575	15,370
Current credit exposure on risk-based capital derivative contracts	63,026	190,233	148,572	136,467	50,997
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	35.58	93.66	6	43.89	94.09	4	45.90	94.17	5	62.11	94.10	8	76.91	93.44	16
Foreign exchange contracts	57.81	3.30	95	51.82	3.27	95	50.37	3.47	95	35.02	3.49	93	2.01	3.20	66
Equity, commodity, and other contracts	6.61	1.20	87	4.29	1.17	82	3.72	1.14	82	2.88	1.17	78	21.08	1.64	94
Futures and forwards															
Written options	3.34	5.78	54	4.41	7.49	51	2.38	6.28	41	5.33	8.18	53	14.87	5.91	82
Exchange-traded	2.56	0.15	93	1.64	0.11	91	1.28	0.12	90	0.87	0.14	89	10.17	0.15	96
Over-the-counter	0.78	5.46	29	2.78	7.20	43	1.10	5.96	28	4.46	7.73	51	4.71	5.10	60
Purchased options	3.34	3.69	62	3.96	3.44	64	2.14	3.27	58	4.60	3.42	71	13.78	4.42	83
Exchange-traded	2.66	0.15	94	1.44	0.12	91	1.17	0.12	90	0.61	0.15	85	9.32	0.28	96
Over-the-counter	0.68	3.17	53	2.52	3.04	64	0.97	2.87	54	3.99	2.86	71	4.46	3.35	68
Swaps	54.38	74.97	21	56.33	71.23	26	59.80	74.26	25	53.49	68.76	26	65.67	69.75	39
Held for trading															
Interest rate contracts	19.05	31.52	53	25.51	34.42	48	22.17	34.15	50	30.75	36.62	46	42.47	37.24	52
Foreign exchange contracts	0.32	1.71	73	0.24	1.57	71	0.30	1.68	72	1.68	1.60	75	0.45	1.60	67
Equity, commodity, and other contracts	5.22	0.58	90	3.07	0.58	86	2.45	0.60	86	1.50	0.68	82	19.75	0.83	96
Non-traded															
Interest rate contracts	16.52	57.94	31	18.39	56.19	32	23.73	56.71	34	31.36	53.82	45	34.43	52.22	47
Foreign exchange contracts	57.50	0.36	98	51.57	0.38	98	50.08	0.40	98	33.33	0.46	96	1.56	0.34	89
Equity, commodity, and other contracts	1.40	0.10	91	1.22	0.13	92	1.27	0.09	92	1.37	0.10	92	1.33	0.13	90
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	65.85	31.78	76	64.92	28.05	85	69.36	27.56	86	80.57	32.05	87	67.20	32.17	82
Over 1 year to 5 years	28.25	24.76	57	27.93	26.03	53	25.28	27.01	46	11.04	27.06	25	14.48	30.45	33
Over 5 years	1.81	27.14	16	2.19	30.08	16	2.35	29.89	17	2.56	29.56	14	3.30	28.09	16
Gross negative fair value (absolute value)	0.73	1.56	21	0.15	1.25	12	0.17	0.98	12	0.22	1.55	10	0.60	0.83	45
Gross positive fair value	0.53	1.74	17	0.70	1.68	14	0.85	1.34	23	0.84	2.23	11	0.61	1.19	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	40	0	0.05	24	0	0.04	26	0.01	0.07	23	0.02	0.06	55
Gross positive fair value (X)	0.01	0.08	35	0.02	0.07	32	0.02	0.05	47	0.03	0.09	30	0.02	0.07	40
Held for trading (X)	0.01	0.06	54	0.01	0.05	48	0.01	0.04	49	0.02	0.07	45	0.02	0.06	50
Non-traded (X)	0.01	0.02	48	0.01	0.01	61	0.02	0.01	76	0.01	0.02	53	0	0.01	51
Current credit exposure (X)	0.01	0.04	40	0.03	0.05	54	0.02	0.04	57	0.02	0.06	36	0.01	0.05	34
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.12	0.54	41	0.45	0.63	54	0.32	0.46	55	0.34	0.85	36	0.13	0.73	33

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	495,473	563,176	563,176	299,231	200,114
Gross losses	109,350	37,838	60,835	73,615	57,385
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,943	3,175	7,623	2,361	3,491
Net losses	101,407	34,663	53,212	71,254	53,894
Provision for loan and lease losses	57,356	-18,105	-14,491	335,199	153,011
Adjustments	0	0	0	0	0
Ending balance	451,422	510,408	495,473	563,176	299,231
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.17	0.08	84	-0.06	-0.14	60	-0.02	-0.09	63	0.65	0.51	75	0.35	0.15	90
Provision for loan and lease losses / Average loans and leases	0.30	0.14	81	-0.11	-0.25	59	-0.04	-0.16	64	0.99	0.82	69	0.52	0.24	87
Provision for loan and lease losses / Net loan and lease losses	56.56	198.72	37	-52.23	77.32	53	-27.23	-105.48	58	470.43	487.86	65	283.91	130.58	91
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.17	53	1.54	1.39	70	1.37	1.23	67	1.69	1.58	66	0.95	0.83	62
Allowance for loan and lease losses / Total loans and leases	1.15	1.15	54	1.53	1.37	68	1.36	1.20	68	1.68	1.55	68	0.95	0.81	64
Allowance for loan and lease losses / Net loans and leases (X)	2.23	28.67	3	7.36	15.27	33	9.31	21.39	41	7.90	11.58	53	5.55	8.03	57
Allowance for loan and lease losses / Nonaccrual assets	128.07	413.77	10	134.83	318.67	16	123.48	364.13	12	124.27	299.17	15	159.14	218.72	49
ALLL / 90+ days past due + nonaccrual loans and leases	128.07	319.24	18	134.83	260.68	24	123.48	287.08	20	124.27	244.34	22	158.07	151.73	65
Gross loan and lease losses / Average loans and leases	0.58	0.16	92	0.23	0.22	60	0.18	0.19	57	0.22	0.34	43	0.19	0.28	46
Recoveries / Average loans and leases	0.04	0.07	39	0.02	0.08	16	0.02	0.08	19	0.01	0.07	7	0.01	0.08	11
Net losses / Average loans and leases	0.54	0.08	94	0.21	0.13	71	0.16	0.11	69	0.21	0.27	52	0.18	0.21	54
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	13.06	23.25	25	4.31	16.12	12	10.36	34.67	13	4.11	33.98	5	6.16	36.22	8
Earnings coverage of net loan and lease losses (X)	4.33	-9.51	27	11.71	4.52	46	14.05	39.72	37	10.21	22.91	44	12.87	24.40	48

Net Loan and Lease Losses By Type

Real estate loans	0.44	-0.01	98	0.21	0.03	93	0.17	0.02	93	0.08	0.04	76	-0.01	0.01	21
Real estate loans secured by 1-4 family	0	-0.02	85	0.01	-0.01	77	-0.01	-0.02	46	-0.02	0.01	19	-0.03	0.01	15
Revolving	-0.08	-0.08	33	-0.09	-0.05	21	-0.15	-0.07	18	-0.46	0.01	3	-0.03	0.02	18
Closed-end	0.01	-0.02	83	0.01	-0.01	80	-0.01	-0.01	45	-0.01	0	30	-0.03	0	14
Commercial real estate loans	0.49	0	99	0.24	0.05	88	0.19	0.04	91	0.10	0.07	70	-0.01	0.01	17
Construction and land development	-0.04	-0.02	21	-0.01	0	33	0	0	37	0.07	0	86	0	-0.01	43
1-4 family	0	0	60	0	0	89	0	0	57	0	0	85	0	0	55
Other	-0.04	-0.01	18	-0.01	-0.01	28	0	0	32	0.07	0	90	0	-0.01	40
Multifamily	0	0	25	0	0.01	51	0	0.01	48	0	0	32	0	0	56
Nonfarm nonresidential	0.76	0	99	0.36	0.07	92	0.29	0.05	90	0.13	0.11	72	-0.01	0.02	14
Owner-occupied	0	0	60	0	0.01	33	0	0.01	33	0.11	0.02	90	0	0.01	19
Other	0.76	0	99	0.36	0.06	92	0.29	0.04	93	0.02	0.08	44	-0.01	0.01	12
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.46	0.10	89	0.28	0.20	65	0.16	0.17	57	0.55	0.47	64	0.51	0.37	74
Loans to individuals		0.65		0.01	0.78	2	0.01	0.71	0	0.01	1.13	2		1.17	
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.81	0.14	90	0.10	0.08	68	0.06	0.10	63	0.05	0.15	55	0.18	0.15	68

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	50,361	9,823	50,496	63,942	21,959
90+ days past due loans and leases	0	0	0	0	1,307
Nonaccrual loans and leases	352,470	378,561	401,271	453,186	187,994
Total past due and nonaccrual loans and leases	402,831	388,384	451,767	517,128	211,260
Restructured 30-89 days past due	0	0	0	0	10,664
Restructured 90+ days past due	0	0	0	0	391
Restructured nonaccrual	214,443	148,867	229,116	119,210	142,916
Total restructured loans and leases	214,443	148,867	229,116	119,210	153,971
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	6,060	0	0	0
Total past due and nonaccrual loans held for sale	0	6,060	0	0	0
Restructured loans and leases in compliance	152,152	27,039	103,599	67,200	112,063
Other real estate owned	173	53	0	147	3,865
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	39
Total other assets past due and nonaccrual	0	0	0	0	39

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.13	0.32	29	0.03	0.27	6	0.14	0.32	29	0.19	0.39	27	0.07	0.43	7
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0	0.12	9	0	0.15	23
Nonaccrual loans and leases	0.90	0.38	93	1.14	0.58	88	1.10	0.46	90	1.35	0.66	89	0.60	0.51	65
90+ days past due and nonaccrual loans and leases	0.90	0.53	81	1.14	0.73	84	1.10	0.62	83	1.35	0.85	82	0.60	0.71	50
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0.03	0.01	79
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	70
Nonaccrual restructured	0.55	0.09	96	0.45	0.12	96	0.63	0.10	96	0.36	0.13	89	0.45	0.14	94
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0.02	0	84	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.13	0.32	29	0.03	0.27	6	0.14	0.32	28	0.19	0.40	26	0.07	0.43	7
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.10	9	0	0.12	8	0	0.15	20
Nonaccrual assets	0.90	0.39	90	1.14	0.59	87	1.10	0.47	90	1.35	0.67	89	0.60	0.53	65
30+ days past due and nonaccrual assets	1.03	0.88	70	1.17	1.04	66	1.24	0.97	72	1.54	1.29	71	0.67	1.19	24
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.54	0.32	80	0.63	0.43	79	0.62	0.36	83	0.80	0.52	82	0.40	0.44	52
90+ days past due and nonaccrual assets + other real estate owned	0.54	0.34	79	0.63	0.46	78	0.62	0.37	83	0.80	0.55	82	0.41	0.48	48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.77	0.38	88	0.68	0.52	71	0.77	0.41	87	0.92	0.60	82	0.67	0.53	66
Allowance for loan and lease losses	111.82	57.44	87	79.48	67.93	73	101.90	62.64	83	92.43	66.66	79	105.26	115.41	52
Equity capital + allowance for loan and lease losses	5.05	3.52	76	4.15	4.43	53	5.07	3.60	76	5.58	4.97	65	3.61	4.28	44
Tier 1 capital + allowance for loan and lease losses	7.14	3.97	84	6.23	5.28	68	7.43	4.30	83	8.63	6.05	75	5.85	5.65	57
Loans and leases + other real estate owned	1.29	0.63	88	1.22	0.88	77	1.39	0.71	88	1.55	0.97	85	1	0.85	64

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.01	0.26	5	0.01	0.24	6	0.06	0.26	13	0.03	0.39	4	0.02	0.38	6
90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0.01	0.16	36
Nonaccrual	1.03	0.45	87	1.34	0.65	88	1.27	0.52	87	1.83	0.76	90	0.41	0.46	52
Commercial and industrial															
30–89 days past due	0.41	0.28	73	0.10	0.17	39	0.38	0.24	74	0.50	0.23	83	0.21	0.31	43
90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.83	0.46	80	0.51	0.64	53	0.77	0.57	70	0.79	0.75	59	1.03	0.83	66
Individuals															
30–89 days past due	0.06	0.70	15	0	0.55	4	0	0.63	6	0.01	0.83	9	0.02	0.83	14
90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.83	0.18	93	0.18	0.18	59	0.15	0.17	58	0.24	0.28	60	0.34	0.17	76
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.04	0.11	58	0	0.11	18	0.03	0.12	56	0.17	0.18	65	0	0.20	14
90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.65	0.07	92	1.54	0.13	97	1.15	0.09	97	0.85	0.15	92	0.48	0.13	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.06	0.39	11	0.03	0.35	6	0.19	0.46	25	0.07	0.65	4	0.23	0.67	13
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0.06	0.31	53
	Nonaccrual	0.79	0.61	73	0.76	0.82	58	0.72	0.71	60	0.84	0.89	59	0.72	0.73	55
Revolving	30-89 days past due	0	0.26	7	0.49	0.29	79	0	0.28	9	0.14	0.48	20	0.06	0.45	14
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.17	0.05	84
	Nonaccrual	0.49	1.15	49	0.30	1.05	28	0.08	1.18	17	0.31	1.13	22	0.41	1	31
Closed-end	30-89 days past due	0.06	0.42	14	0.01	0.36	8	0.19	0.49	26	0.07	0.65	3	0.24	0.70	18
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0.05	0.35	53
	Nonaccrual	0.80	0.60	73	0.77	0.77	60	0.73	0.67	63	0.86	0.87	57	0.74	0.70	57
Junior lien	30-89 days past due	0	0.01	15	0	0.01	11	0.02	0.01	79	0	0.02	10	0	0.02	22
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0.01	0	80
	Nonaccrual	0.06	0.02	82	0.05	0.04	64	0.04	0.03	68	0.09	0.04	80	0.03	0.04	51
Commercial real estate	30-89 days past due	0	0.16	4	0	0.14	15	0.04	0.15	35	0.03	0.26	15	0	0.18	11
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	47
	Nonaccrual	1.06	0.32	93	1.41	0.52	92	1.33	0.38	93	1.94	0.62	94	0.38	0.23	76
Construction and development	30-89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0.01	0.28	27	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0.01	0.02	69
	Nonaccrual	0.44	0.16	82	14.34	0.36	99	0.82	0.20	86	21.13	0.41	99	1.08	0.20	89
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0.01	0.03	58	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.01	0	84
	Nonaccrual	0	0.01	32	0	0.02	65	0	0.01	32	0.02	0.03	67	0.01	0.02	65
Other	30-89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.44	0.13	83	14.33	0.29	99	0.82	0.16	87	21.11	0.35	99	1.07	0.17	89
Multifamily	30-89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	1.78	0.07	99	0	0.14	21	1.87	0.17	97	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.13	6	0.01	0.14	20	0.07	0.13	52	0.04	0.23	28	0.01	0.14	14
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	50
	Nonaccrual	0.87	0.39	87	0.17	0.66	18	1.19	0.45	90	0.24	0.80	20	0.45	0.28	74
Owner Occupied	30-89 days past due	0	0.04	11	0	0.04	24	0.05	0.04	67	0	0.07	8	0.01	0.07	18
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	61
	Nonaccrual	0.21	0.14	68	0.17	0.25	46	0.23	0.17	68	0.21	0.27	43	0.41	0.16	87
Other	30-89 days past due	0	0.08	14	0	0.09	28	0.02	0.08	48	0.04	0.14	44	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.66	0.21	88	0	0.40	11	0.96	0.23	92	0.03	0.44	13	0.04	0.10	36
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	7,682,700	7,678,393	7,682,706	7,478,287	7,478,062
Retained earnings	2,117,863	1,569,222	1,826,486	1,246,109	928,993
Accumulated other comprehensive income (AOCI)	-254,002	15,715	-47,472	45,987	20,630
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	9,546,561	9,263,330	9,461,720	8,770,383	8,427,685
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,180,801	3,248,838	3,205,371	3,254,639	3,322,560
Accumulated other comprehensive income-related adjustments	-254,002	15,715	-47,472	45,987	20,630
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	6,619,762	5,998,777	6,303,821	5,469,757	5,084,495
Adjustments and deductions for common equity tier 1 capital	3,194	0	3,391	0	0
Common equity tier 1 capital	6,616,568	5,998,777	6,300,430	5,469,757	5,084,495
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	6,616,568	5,998,777	6,300,430	5,469,757	5,084,495
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	482,220	525,396	523,563	502,162	322,171
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	482,220	525,396	523,563	502,162	322,171
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	482,220	525,396	523,563	502,162	322,171
Exited advanced approach tier 2 capital					
Total capital	7,098,788	6,524,173	6,823,993	5,971,919	5,406,666
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	66,766,872	58,719,059	64,338,782	54,419,875	46,888,110
Less: Deductions from common equity tier 1 capital	3,183,995	3,248,838	3,208,762	3,254,639	3,322,560
Less: Other deductions	0	0	0	5,087	0
Total assets for leverage ratio	63,582,877	55,470,221	61,130,020	51,160,149	43,565,550
Total risk-weighted assets	51,797,234	42,021,709	46,996,190	40,082,298	39,600,031
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.77	11.85	67	14.28	12.66	77	13.41	12.37	72	13.65	12.35	75	12.84	12.11	72
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.77	12.53	60	14.28	13.44	69	13.41	13.11	63	13.65	13.08	68	12.84	12.78	60
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.71	14.37	40	15.53	15.42	61	14.52	14.91	51	14.90	15.23	52	13.65	14.36	44
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.41	9.08	82	10.81	9.11	85	10.31	8.98	80	10.69	9.13	86	11.67	9.76	88
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	60	0	1	2	5		5900.00
Other insurance activities income	60	0	1	2	5		5900.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	65,729	64,425	65,075	63,752	62,249	2.02	11.80

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct														
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47			
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53			
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26			
<hr/>																	
Insurance activities revenue / Adjusted operating income	0.01	0.36	33	0	0.37	11	0	0.36	22	0	0.41	22	0	0.47	21		
Premium income / Insurance activities revenue		0	3.08	41		3.14		0	2.76	42		0	2.84	40	0	7.32	37
Credit related premium income / Total premium income			34.56			30.92			32.99					38.23		34.91	
Other premium income / Total premium income			65.44			69.08			67.01					61.77		65.09	
<hr/>																	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)			18.14			21.10			23.22					15.59		19.86	
Insurance net income (L/H) / Equity (L/H)			163.24			5.07			4.49					3.62		5.13	
Insurance benefits, losses, expenses / Insurance premiums			3,806.36			-395.05			927.51					447.82		233.61	
<hr/>																	
Reinsurance recovery (P/C) / Total assets (P/C)			0.07			0.07			0.07					0.07		0.15	
Reinsurance recovery (L/H) / Total assets (L/H)			0			0			0					0		0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.93	12.13	11	0.99	11.54	11	0.96	12	9	1.06	11.03	11	1.16	11.51	14		
<hr/>																	
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			1,790,985			1,627,214			1,694,204			1,545,851			1,406,630		
Net assets of broker-dealer subsidiaries / Consolidated assets	2.74	0.53	90	2.72	0.47	91	2.60	0.46	91	2.72	0.75	89	2.98	1.39	87		

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	410,493	273,520	292,566	151,867	400,516
Real estate loans	313,430	243,909	267,958	84,108	316,922
Commercial and industrial loans	97,063	29,555	24,608	67,398	82,659
Loans to depository institutions and other banks acceptances	0	56	0	361	935
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	91,458
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	410,493	273,520	292,566	151,867	491,974
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	50.08	11.61	83	4.97	-1.19	61	92.65	6.83	92	-62.08	-2.40	8	-5.39	22.48	41
Total selected assets	50.08	18.50	79	-12.04	3.19	29	92.65	9.48	91	-69.13	2.04	8	-3.99	12.40	44
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	6,983	-22,225	-30,255	-6,091	-7,821		3695.11
Dividends	0	0	0	0	0		-100.00
Interest	0	0	7	9	14		
Management and service fees	0	0	0	0	0		
Other income	6,983	-22,225	-30,262	-6,100	-7,835		
Income from nonbank subsidiaries	48,333	36,750	86,342	0	0	31.52	999999.00
Dividends	48,333	36,750	86,342	0	0	31.52	
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	51,453	46,435	93,297	49,518	6,608	10.81	
Dividends	0	0	0	0	0		
Interest	51,453	46,435	93,297	49,518	6,608	10.81	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	106,769	60,960	149,384	43,427	-1,213	75.15	57302.69
Securities gains (losses)	0	0	0	0	0		
Other operating income	48,620	-43,117	30,287	10,178	10,867		
Total operating income	155,389	17,843	179,671	53,605	9,654	770.87	
Operating Expenses							
Personnel expenses	-1,827	4,825	6,837	2,316	1,369		
Interest expense	152,858	127,872	269,265	144,725	133,661	19.54	2062.98
Other expenses	41,426	25,470	63,031	40,324	30,314	62.65	110.44
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	192,457	158,167	339,133	187,365	165,344	21.68	574.15
Income (loss) before taxes	-37,068	-140,324	-159,462	-133,760	-155,690		
Applicable income taxes (credit)	-21,285	-45,092	-60,533	-32,745	-37,982		
Extraordinary items							
Income before undistributed income of subsidiaries	-15,783	-95,232	-98,929	-101,015	-117,708		
Equity in undistributed income of subsidiaries	307,260	418,318	679,277	401,761	598,335	-26.55	8128.71
Bank subsidiaries	249,863	269,576	526,799	276,783	328,669	-7.31	6591.56
Nonbank subsidiaries	659	52,047	87,004	21,011	58,621	-98.73	
Subsidiary holding companies	56,738	96,695	65,474	103,967	211,045	-41.32	
Net income (loss)	291,477	323,086	580,348	300,746	480,627	-9.78	
Memoranda							
Bank net income	249,863	269,576	526,799	276,783	328,669	-7.31	6277.31
Nonbank net income	48,992	88,797	173,346	21,011	58,621	-44.83	
Subsidiary holding companys' net income	56,738	96,695	65,474	103,967	211,045	-41.32	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	7,948,740	43.74	7,169,624	39.89	7,374,279	40.64	6,948,624	6,255,035	10.87	231.54	
Common and preferred stock	7,943,871	43.71	7,169,464	39.89	7,373,911	40.64	6,919,028	6,222,947	10.80	231.33	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	4,869	0.03	160	0	368	0	29,596	32,088	2943.13		
Investment in nonbank subsidiaries	4,578,247	25.19	5,124,675	28.51	5,077,512	27.98	1,795,105	2,156,892	-10.66	150599.37	
Common and preferred stock	4,529,037	24.92	5,103,949	28.40	5,057,564	27.87	1,791,811	2,154,395	-11.26	148979.56	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	49,210	0.27	20,726	0.12	19,948	0.11	3,294	2,497	137.43		
Investment in subsidiary holding companies	4,695,785	25.84	4,646,884	25.85	4,675,500	25.77	4,544,659	2,114,636	1.05		
Common and preferred stock	1,824,148	10.04	1,799,519	10.01	1,844,956	10.17	1,713,824	1,603,606	1.37		
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	2,867,537	15.78	2,845,578	15.83	2,827,659	15.58	2,828,558	295,391	0.77		
Other receivables	4,100	0.02	1,787	0.01	2,885	0.02	2,277	215,639	129.43		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	267,195	1.47	478,202	2.66	306,509	1.69	300,239	0	-44.13	1099.85	
Securities	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	297,493	1.64	277,649	1.54	341,235	1.88	451,728	74,666	7.15	-89.28	
Cash and due from unrelated depository institution	42,928	0.24	56,586	0.31	42,881	0.24	50,958	27,252	-24.14		
Premises, furnishings, fixtures and equipment	32,117	0.18	32,661	0.18	37,876	0.21	32,092	20,021	-1.67	507.47	
Intangible assets	36,191	0.20	36,191	0.20	36,191	0.20	36,191	36,191	0.00	-98.82	
Other assets	273,870	1.51	150,977	0.84	252,343	1.39	191,037	147,636	81.40	-24.11	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	18,172,566	100.00	17,973,449	100.00	18,144,326	100.00	14,350,633	10,832,329	1.11	110.63	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0		-100.00	
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	200,000	1.10	0	0	100,000	0.55	0	0		25840.34	
Borrowings with maturity over 1 year	5,279,363	29.05	5,482,120	30.50	5,372,452	29.61	5,338,681	0	-3.70	143.29	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		-100.00	
Other liabilities	102,397	0.56	69,424	0.39	119,013	0.66	124,369	86,098	47.50	-74.86	
Balance due to subsidiaries and related institutions	3,044,245	16.75	3,158,575	17.57	3,091,141	17.04	117,200	2,318,546	-3.62	940.01	
Total liabilities	8,626,005	47.47	8,710,119	48.46	8,682,606	47.85	5,580,250	2,404,644	-0.97	187.14	
Equity Capital	9,546,561	52.53	9,263,330	51.54	9,461,720	52.15	8,770,383	8,427,685	3.06	69.76	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	0	0	0	0	0	0	0	0			
Common surplus	7,682,700	42.28	7,678,393	42.72	7,682,706	42.34	7,478,287	7,478,062	0.06	35.84	
Retained earnings	2,117,863	11.65	1,569,222	8.73	1,826,486	10.07	1,246,109	928,993	34.96		
Accumulated other comprehensive income	-254,002	-1.40	15,715	0.09	-47,472	-0.26	45,987	20,630			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	18,172,566	100.00	17,973,449	100.00	18,144,326	100.00	14,350,633	10,832,329	1.11	110.63	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	2,170,000			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	6.40	10.52	12	7.40	12.64	9	6.61	11.94	5	3.65	7.29	15	5.99	9.68	12
Bank net income / Average equity investment in banks.....	6.61	11.07	12	7.66	12.37	9	7.36	11.80	9	4.18	7.45	17	5.45	10.51	7
Nonbank net income / Average equity investment in nonbanks.....	2	10.05	32	4.53	13.40	38	3.96	13.12	33	1.10	9.75	26	2.45	7.89	35
Subsidiary HCs net income / Average equity investment in sub HCs.....	6.24	9.42	26	11.03	11.92	55	3.66	10.11	15	6.26	7.01	58	13.83	8.55	82
Bank net income / Parent net income.....	85.72	98.83	17	83.44	96.24	18	90.77	96.79	20	92.03	88.16	21	68.38	82.22	20
Nonbank net income / Parent net income.....	16.81	2.55	92	27.48	3.10	95	29.87	3.40	96	6.99	3.59	81	12.20	5.93	81
Subsidiary holding companies' net income / Parent net income.....	19.47	80.71	22	29.93	67.52	30	11.28	65.35	20	34.57	68.34	30	43.91	74	26
Leverage															
Total liabilities / Equity capital.....	90.36	17.48	93	94.03	16.87	93	91.77	16.81	94	63.63	20.06	89	28.53	20.43	72
Total debt / Equity capital.....	57.40	12.15	92	59.18	11.60	93	57.84	11.71	92	60.87	14.41	90	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	57.40	14.28	92	59.18	13.82	93	57.84	13.63	92	60.87	16.67	90	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital.....	57.40	12.21	92	59.18	11.69	93	57.84	11.77	92	60.87	14.68	90	0	14.56	13
Total debt / Equity capital – excess over fair value.....	57.40	12.27	92	59.18	11.71	93	57.84	11.81	92	60.87	14.52	90	0	14.51	13
Long-term debt / Equity capital.....	55.30	11.61	92	59.18	11.05	93	56.78	10.95	93	60.87	13.56	91	0	13.04	13
Short-term debt / Equity capital.....	2.09	0.43	85	0	0.48	41	1.06	0.57	80	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	54.11	39.62	60	53.99	39.10	62	52.22	39.86	58	59.03	34.67	75	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital.....	149.76	103.92	98	151.92	103.07	98	150.89	103.22	98	118.86	102.81	94	118.43	103.22	93
Total investment in subs / Equity capital.....	180.41	109.01	93	182.88	108.26	93	181.02	108.40	93	151.51	110.16	89	124.90	111.07	83
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	8.15	0.41	99	7.44	0.25	99	8.30	0.29	99	5.50	0.47	97	3.23	0.36	96
Equity investment in subs – equity cap / Net income-div (X).....	8.15	1.23	97	7.44	0.83	98	8.30	1.05	98	5.50	1.82	89	3.23	1.22	89
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	92.61	126.15	36	44.12	138.64	13	74.30	152.85	16	49.18	136.59	6	30.38	177.68	4
Cash from ops + noncash items + op expense / Op expense + dividend.....	-17.90	116.54	11	114.05	130.64	48	50.50	154.48	11	145.34	147.24	60	-122.06	190.27	0
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	78.10	92.87	36	-2.17	103.17	12	68.51	98.54	25	316.99	134.08	94	40.38	116.34	8
Pretax operating income + interest expense / Interest expense.....	75.75	1,457.38	19	-9.74	1,479.01	6	40.78	1,835.33	7	7.58	2,016.32	3	-16.48	1,968.54	1
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	75.75	1,417.74	19	-9.74	1,667.11	6	40.78	1,770.77	6	7.58	1,539.23	3	-16.48	1,632.83	0
Dividends + interest from subsidiaries / Interest expense + dividends.....	65.28	140.52	26	65.05	153.06	21	66.72	174.12	12	34.22	150.43	8	4.95	210.80	0
Fees + other income from subsidiaries / Salary + other expenses.....	17.63	10.93	76	-73.36	12.78	1	-43.31	11.92	1	-14.31	13.95	1	-24.73	16.52	0
Net income / Current part of long-term debt + preferred dividends (X).....		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	-12.19	3.32	1	-10.14	3.64	1	-11.29	3.44	3	-14.08	3.85	2	-16.83	2.64	3
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46		0.04	
Nonaccrual.....	0	0.76	42	0	0.96	44	0	0.92	42	0	1.03	40		0.54	
Total.....	0	1.12	39	0	1.17	41	0	1.09	39	0	1.13	37		0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	32.70	1.69	96	31.73	1.79	96	32.31	1.76	96	24.41	2.66	93	28.03	5.62	88
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	4.61	0.05	95	5.24	0.07	95	4.71	0.06	95	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			78.46			66.37			81.10			57.84	
Dividends declared / Net income.....	0	34	3	0	25.30	4	0	28.27	3	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	6.40	7.04	51	7.40	9.64	37	6.61	8.62	35	3.65	4.14	42	5.99	6.46	45
Percent of Dividends Paid															
Dividends from bank subsidiaries.....		128.25			139.49			155.92			132.17			178.13	
Dividends from nonbank subsidiaries.....		2.20			3.97			4.90			3.41			7.53	
Dividends from subsidiary holding companies.....		2.84			6.36			5.91			4.85			21.40	
Dividends from all subsidiaries.....		168.66			193.08			203.53			174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	0	43.08	9	0	36.56	9	0	45.96	5	0	60.28	4	0	66.55	4
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	51	0	0.36	44	0	0.54	40
Management and service fees from bank subsidiaries.....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	2.79	0	98	-8.24	0	0	-5.74	0	1	-2.20	0	1	-2.38	0	1
Operating income from bank subsidiaries.....	2.79	46.71	16	-8.24	38.35	0	-5.74	51.33	0	-2.20	62.88	1	-2.38	69.36	1
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	98.65	45.98	70	41.39	54.17	54	49.81	62.63	47	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries.....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	98.65	54.49	67	41.39	76.16	49	49.81	87.22	40	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	87.73	19	0	31	20	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies.....	90.69	13.26	94	48.02	5.39	95	142.49	5.26	95	47.63	8.40	90	3.13	6.54	65
Management and service fees from subsidiary holding companies.....	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	90.69	98.24	61	48.02	39.64	55	142.49	58.37	90	47.63	55.20	42	3.13	76.49	26
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	65.33	11	0	67.82	10	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	50	0.02	0.63	46	0.15	0.80	56
Management and service fees from bank subsidiaries.....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	4.49	0.03	96	-124.56	0.02	0	-16.84	0.02	0	-11.38	0.04	0	-81.16	0.03	0
Operating income from bank subsidiaries.....	4.49	75.26	15	-124.56	81.78	0	-16.84	83.13	0	-11.36	82.20	0	-81.01	78.80	0
Dividends from nonbank subsidiaries.....	31.10	3.28	92	205.96	2.67	99	48.06	3.07	94	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	31.10	5.58	88	205.96	6.48	99	48.06	4.67	92	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	33.11	0.01	96	260.24	0.01	99	51.93	0.01	99	92.38	0.11	99	68.45	0.20	99
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	33.11	3.21	91	260.24	3.96	99	51.93	3.91	91	92.38	4.56	94	68.45	6.08	90
Loans and advances from subsidiaries / Short term debt.....	0	189.04	14		135.34		0	158.10	15		135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12		28.33	